

Information to identify the case:

Debtor 1	<u>Purity Y. Finn</u>	Social Security number or ITIN	xxx-xx-2430
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20219-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Purity Y. Finn

6/26/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Purity Y. Finn
 Debtor

Case No. 19-20219-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db	+Purity Y. Finn, 275 McKenzie Drive, Pittsburgh, PA 15235-4622
cr	+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14979727	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
14979728	+Synchrony One Bank/ Midland Funding, c/o Keith Goulub Esq., Law Office of Hayt, Hayt, & Landau, 2 Industrial Way West, Eatontown, NJ 07724-2279
14979730	+TBF Financial, LLC, c/o Michael R. Lessa, Esquire, Amato Keating & Lessa, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
14993921	+US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
14993922	+US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2019 03:01:35 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: AISACG.COM Jun 27 2019 06:43:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+E-mail/Text: kburkley@bernsteinlaw.com Jun 27 2019 03:02:41 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14993915	EDI: CAPITALONE.COM Jun 27 2019 06:43:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
14993916	+EDI: CAPITALONE.COM Jun 27 2019 06:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14979726	+EDI: CAPONEAUTO.COM Jun 27 2019 06:43:00 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14993917	+EDI: CAPONEAUTO.COM Jun 27 2019 06:43:00 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14993918	EDI: COMCASTCBLCENT Jun 27 2019 06:43:00 Comcast, PO Box 3001, Southeastern, PA 19398-3001
14993919	+EDI: COMCASTCBLCENT Jun 27 2019 06:43:00 Comcast, One Comcast Center, Attn: Legal Department/Bankruptcy, Philadelphia, PA 19103-2899
14993920	+EDI: MID8.COM Jun 27 2019 06:43:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14980853	+EDI: PRA.COM Jun 27 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14979729	+E-mail/Text: carine@tbfgroup.com Jun 27 2019 03:01:06 TBF Financial, LLC, 740 Wakegan Road, Suite 404, Deerfield, IL 60015-5505
14993923	+EDI: VERIZONCOMB.COM Jun 27 2019 06:43:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
14993924	+EDI: VERIZONCOMB.COM Jun 27 2019 06:43:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	PENNYMAC LOAN SERVICES LLC
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Jun 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Kenneth Steidl on behalf of Debtor Purity Y. Finn julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7